

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Paul V. Harter
Debtor

Case No. 17-01670-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jun 15, 2022

User: AutoDocket
Form ID: 3180W

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2022:

Recip ID	Recipient Name and Address
db	+ Paul V. Harter, 814 Loucks Ave, Scottsdale, PA 15683-1528
4912416	+ PA Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4912408	Email/PDF: bncnotices@becket-lee.com	Jun 15 2022 18:52:52	American Express, PO Box 360001, Fort Lauderdale, FL 33336-0001
4939632	Email/PDF: bncnotices@becket-lee.com	Jun 15 2022 18:52:52	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4912409	EDI: BANKAMER.COM	Jun 15 2022 22:43:00	Bank of America Mortgage, 4161 Piedmont PKWY, Greensboro, NC 27410
4945086	EDI: BANKAMER.COM	Jun 15 2022 22:43:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
4912411	EDI: WFNNB.COM	Jun 15 2022 22:43:00	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
4961524	EDI: Q3G.COM	Jun 15 2022 22:43:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
4912412	EDI: DISCOVER.COM	Jun 15 2022 22:43:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
4914037	EDI: DISCOVER.COM	Jun 15 2022 22:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4916203	+ EDI: DISCOVERPL	Jun 15 2022 22:43:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
4912413	EDI: IRS.COM	Jun 15 2022 22:43:00	IRS, 600 Arch Street, Philadelphia, PA 19106
4912410	EDI: JPMORGANCHASE	Jun 15 2022 22:43:00	Chase, PO Box 15298, Wilmington, DE 19850
4912414	+ Email/Text: bk@lendingclub.com	Jun 15 2022 18:39:00	Lending Club, 71 Stevenson Street, Ste 300, San Francisco, CA 94105-2985
4947282	+ Email/Text: unger@members1st.org	Jun 15 2022 18:39:00	Members 1st Federal Credit Union, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
4912415	+ Email/Text: unger@members1st.org	Jun 15 2022 18:39:00	Members First, 500 Louise Drive, PO Box 40, Mechanicsburg, PA 17055-0040
4913414	EDI: PENNDEPTREV	Jun 15 2022 22:43:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
4913414	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2022 18:39:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA

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			17128-0946
4949658	EDI: Q3G.COM	Jun 15 2022 22:43:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4912417	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 15 2022 18:39:00	Santander, PO Box 961245, Fort Worth, TX 76161-0244
4945888	EDI: USBANKARS.COM	Jun 15 2022 22:43:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
TOTAL: 19			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com
Thomas William Fleckenstein	on behalf of Debtor 1 Paul V. Harter Tom@TomFleckenstein.com TFleck84@yahoo.com
United States Trustee	ustregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

Paul V. Harter

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3965

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:17-bk-01670-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul V. Harter

6/15/22**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.